## Case 17-03950 Doc 1 Filed 02/10/17 Entered 02/10/17 14:49:59 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself			
	_		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your	full name			
	your pictu exam	e the name that is on government-issued re identification (for nple, your driver's	First name  F.	First name	
		se or passport).	Middle name	Middle name	
	ident	y your picture ification to your ing with the trustee.	Munoz Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.		ther names you have I in the last 8 years			
		de your married or en names.			
3.	your num Indiv	the last 4 digits of Social Security beron federal ridual Taxpayer tification number	xxx-xx-8502		

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Case number (if known)

Debtor 1 Jaime F. Munoz

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	2250 C. Wastern Ave	If Debtor 2 lives at a different address:
		3359 S. Western Ave Chicago, IL 60608  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Jaime F. Munoz

ar	t 2: Tell the Court About	Your E	Bankruptcy Ca	ise					
7.	The chapter of the Bankruptcy Code you are					Notice Require		342(b) for Individuals F	iling for Bankruptcy
	choosing to file under	■ Chapter 7 □ Chapter 11							
			Chapter 12						
			Chapter 13						
3.	How you will pay the fee	•	about how yo	ou may pay. Ty attorney is su	ypically, if you	are paying the f	ee yourself, you m	erk's office in your local nay pay with cash, cash rney may pay with a cre	nier's check, or money
							option, sign and	attach the Application f	or Individuals to Pay
			I request that but is not req	the Filing Fee in Installments (Official Form 103A).  The request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, at is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that opplies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out					
								BB) and file it with your	
).	Have you filed for bankruptcy within the	■ N	lo.						
	last 8 years?	ПΥ	es.						
			District					_ Case number	
			District			When		_ Case number	
			District			When		Case number	
10.	Are any bankruptcy	■ N	lo						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ΠY	es.						
			Debtor					Relationship to you	
			District			When		Case number, if know	n
			Debtor					Relationship to you	
			District			When		Case number, if know	n
11.	Do you rent your residence?	■ N	lo. Go to I	ine 12.					
		ПΥ	es. Has yo	our landlord ob	otained an evic	tion judgment a	gainst you and do	you want to stay in you	ur residence?
				No. Go to line	e 12.				
				Yes. Fill out bankruptcy p		nt About an Evid	ction Judgment Ag	aainst You (Form 101A)	and file it with this

Debtor 1 Jaime F. Munoz Document Page 4 of 55

Case number (if known)

Part	Report About Any Bu	sinesses	You Owr	as a Sole Proprieto	•	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name and location of business			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State	& ZIP Code	
	it to this petition.		Chec	k the appropriate box	to describe your business:	
				Health Care Busines	ss (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real E	state (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as defi	ned in 11 U.S.C. § 101(53A))	
				Commodity Broker (	as defined in 11 U.S.C. § 101(6))	
				None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	ou are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set dlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, strations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the U.S.C. 1116(1)(B).			
	For a definition of small	No.	I am i	not filing under Chapte	r 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am f	iling under Chapter 11	and I am a small business debtor according to the definition in the Bankruptcy Code.	
Pari	4: Report if You Own or	Have Any	Hazardo	ous Property or Any I	Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?		
	public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?		
	•			7	lumber, Street, City, State & Zip Code	

Debtor 1 Jaime F. Munoz

Part 5:

Case number (if known)

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 <b>Jaime F. Munoz</b>		Document	Case nu	mber (if known)
Part	6: Answer These Quest	ions for R	eporting Purposes		
16.	What kind of debts do you have?	16a.	Are your debts primarily consumble individual primarily for a personal		defined in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		ess debts? Business debts are deent or through the operation of the	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you owe to	that are not consumer debts or bus	iness debts
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. C	Go to line 18.	
	Do you estimate that after any exempt property is excluded and	■ Yes.		ou estimate that after any exempt pole to distribute to unsecured credit	property is excluded and administrative expenses ors?
	administrative expenses		■ No		
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes		
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
		☐ 200-9		0,0010,000	
19.	How much do you	□ \$0 - \$	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
20.	How much do you	□ \$0 - \$	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion
		_	001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion
Part	7: Sign Below				
For	you	I have ex	amined this petition, and I declare	under penalty of perjury that the ir	formation provided is true and correct.
					ble, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.
				pay or agree to pay someone who intice required by 11 U.S.C. § 342(b)	s not an attorney to help me fill out this ).
		I request	relief in accordance with the chap	eter of title 11, United States Code,	specified in this petition.
		bankrupt and 3571	cy case can result in fines up to \$2		ey or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
		Jaime F	F. Munoz e of Debtor 1	Signature of De	ebtor 2
		Executed	d on MM / DD / YYYY	Executed on _	MM / DD / YYYY

Debtor 1 Jaime F. Munoz Page 7 of 55

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brian E. Alexander	Date	
Signature of Attorney for Debtor		MM / DD / YYYY
Brian E. Alexander		
Printed name		
Alexander   Grossman		
Firm name		
111 W. Washington Suite 1900		
Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone <b>312-346-8822</b>	Email address	office@alexandergrossman.com
0027456		
Bar number & State		<del></del>

		Document	Page 8 of 55	
Fill in this infor	mation to identify your o	case:		
Debtor 1	Jaime F. Munoz			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	_
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS	

☐ Check if this is an amended filing

### Official Form 106Sum

Case number (if known)

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	84,950.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	84,950.00
Par	2: Summarize Your Liabilities		
			<b>abilities</b> It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	107,453.52
	Your total liabilities	\$	107,453.52
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,257.17
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,216.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Vous debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	o noroonal	family or

- **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Case number (if known) Document

Debtor 1 Jaime F. Munoz

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	4 000 00
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$ 4,829.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bort 4 on Cohodula F/F commission	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	33,819.46
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	33,819.46

Case 17-03950 Doc 1 Filed 02/10/17 Entered 02/10/17 14:49:59 Desc Main Page 10 of 55 Document Fill in this information to identify your case and this filing: Debtor 1 Jaime F. Munoz Middle Name Last Name First Name Debtor 2 Middle Name First Name Last Name (Spouse, if filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Ford Who has an interest in the property? Check one Make: 3 1 the amount of any secured claims on Schedule D: **Explorer** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2005 Debtor 2 only Current value of the Current value of the 197000 Approximate mileage: entire property? Debtor 1 and Debtor 2 only portion you own? Other information: ☐ At least one of the debtors and another \$1,800.00 \$1,800.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$1,800.00 pages you have attached for Part 2. Write that number here.....=>

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

Document Page 11 of 55 Debtor 1 Case number (if known) Jaime F. Munoz Yes. Describe..... **Debtor's household furnishings** \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$200.00 Debtor's necessary wearing apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13 Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$550.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes.....

Official Form 106A/B

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Desc Main

Schedule A/B: Property

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27. Licenses, franchises, and other general intangibles

☐ Yes. Give specific information about them...

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

■ No

Debtor 1	Jaime F. Munoz	Document	Page 13 of 55  Case number (if known)	Desc Main
☐ Yes.	Give specific information about them			
Money or	property owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
■ No	unds owed to you  Give specific information about them, inclu	ding whether you alrea	ady filed the returns and the tax years	
■ No		al support, child suppo	rt, maintenance, divorce settlement, property	settlement
Exam <sub>l</sub> ■ No	amounts someone owes you  les: Unpaid wages, disability insurance pay benefits; unpaid loans you made to so  Give specific information		efits, sick pay, vacation pay, workers' compen	sation, Social Security
31. Interes Examp ■ No	ts in insurance policies		HSA); credit, homeowner's, or renter's insuran Beneficiary:	ce Surrender or refund value:
If you somed	erest in property that is due you from so are the beneficiary of a living trust, expect p ne has died.  Give specific information		d surance policy, or are currently entitled to rece	
Examµ ■ No	against third parties, whether or not yo les: Accidents, employment disputes, insu Describe each claim			
■ No	contingent and unliquidated claims of ex Describe each claim	very nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	ancial assets you did not already list  Give specific information			
	he dollar value of all of your entries fron art 4. Write that number here			\$82,600.00
Part 5: De	scribe Any Business-Related Property You Ov	wn or Have an Interest I	n. List any real estate in Part 1.	
37. <b>Do you</b> 6	own or have any legal or equitable interest in to Part 6.	any business-related pr	operty?	

Official Form 106A/B Schedule A/B: Property page 4

 $\square$  Yes. Go to line 38.

Case 17-03950 Doc 1 Filed 02/10/17 Entered 02/10/17 14:49:59 Desc Main Document Page 14 of 55 Case number (if known) Debtor 1 Jaime F. Munoz Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$1,800.00 57. Part 3: Total personal and household items, line 15 \$550.00 Part 4: Total financial assets, line 36 \$82,600.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 61.

\$84,950.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$84,950.00

\$84,950.00

		Ducume	TIL FAUE 13 UI 33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jaime F. Munoz			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is a
				amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	the Property	You Claim :	as Exempt
---------	------------	--------------	-------------	-----------

1.	Which set of exemptions are	vou claiming?	Check one only.	even if your spo	ouse is filing with you

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2005 Ford Explorer 197000 miles	\$1,800.00		\$1,800.00	735 ILCS 5/12-1001(c)
Line nom schedule Adb. 4.1			100% of fair market value, up to any applicable statutory limit	
Debtor's household furnishings Line from Schedule A/B: 6.1	\$350.00		\$350.00	735 ILCS 5/12-1001(b)
Line Irom Schedule AVB. U.1			100% of fair market value, up to any applicable statutory limit	
Debtor's necessary wearing apparel Line from Schedule A/B: 11.1	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Life from Schedule AVD. 11.1			100% of fair market value, up to any applicable statutory limit	
Checking: Chase Bank Line from Schedule A/B: 17.1	\$2,600.00		\$2,600.00	735 ILCS 5/12-1001(b)
Lille Hotti Schedule AVD. 17.1			100% of fair market value, up to any applicable statutory limit	
401K and Pension: Northrop Grumman	\$80,000.00		\$80,000.00	735 ILCS 5/12-1006
Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Jaime F. Munoz

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

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Fill in this infor				
Debtor 1	Jaime F. Munoz			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

	Case 17-03950 I	000 1 Filed 02/10		4:49:59 Des	c Main
Cill in 4b	in information to identify your	Docume	nt Page 18 of 55		
riii in tr	nis information to identify your	case:			
Debtor 1	Jaime F. Munoz  First Name	Middle Name	Last Name		
Debtor 2		Middle Name	Last Name		
(Spouse if,		Middle Name	Last Name	_	
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
0	and an			_	
Case nu (if known)	imber			ПС	neck if this is an
				_	nended filing
o	15 1005/5				
	al Form 106E/F				
Sche	dule E/F: Creditors W	ho Have Unsecu	red Claims		12/15
Schedule eft. Attac	D: Creditors Who Have Claims Sec	ured by Property. If more spa ge. If you have no information	06G). Do not include any creditors with pa ace is needed, copy the Part you need, fill n to report in a Part, do not file that Part. C	it out, number the ent	ries in the boxes on the
	ny creditors have priority unsecure				
■ N	o. Go to Part 2.				
ПΥ	es.				
Part 2:	_	Y Unsecured Claims			
3. Do a	ny creditors have nonpriority unse	cured claims against you?			
□N	lo. You have nothing to report in this p	art. Submit this form to the cou	ırt with your other schedules.		
<b>■</b> Y	es.				
unse	cured claim, list the creditor separatel one creditor holds a particular claim, I	y for each claim. For each clair	er of the creditor who holds each claim. If n listed, identify what type of claim it is. Do not lf you have more than three nonpriority unse	ot list claims already incl	uded in Part 1. If more
					Total claim
	Advocate Illinois Masonic Nonpriority Creditor's Name	Medical Last 4 digits	of account number	-	\$656.48
	PO Box 4247	When was th	e debt incurred?		
	Carol Stream, IL 60197-4247				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the dat	e you file, the claim is: Check all that apply		
	Debtor 1 only	☐ Contingen	t		
	Debtor 2 only	☐ Unliquidat			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and an	•	PRIORITY unsecured claim:		
	☐ Check if this claim is for a com	П о	ans		
	debt	☐ Obligation	s arising out of a separation agreement or di	vorce that you did not	
	Is the claim subject to offset?	report as prior	•		
	No		ension or profit-sharing plans, and other sim	ilar debts	
	☐ Yes	Other. Spe	ecify Medical bill		

Document Page 19 of 55 Debtor 1 Jaime F. Munoz Case number (if know) **Advocate Illinois Masonic Medical** 4.2 Last 4 digits of account number 8413 \$663.84 Nonpriority Creditor's Name PO Box 4247 When was the debt incurred? Carol Stream, IL 60197-4247 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Medical Bill Other. Specify 4.3 Atg Credit Llc Last 4 digits of account number 2827 \$481.00 Nonpriority Creditor's Name 1700 W Cortland St When was the debt incurred? **Opened 02/15** Ste 2 Chicago, IL 60622 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Mercy Hospital And** Other. Specify ☐ Yes **Medical Cen** 4.4 **Atg Credit LIc** Last 4 digits of account number 3497 \$91.00 Nonpriority Creditor's Name 1700 W Cortland St When was the debt incurred? **Opened 06/13** Ste 2 Chicago, IL 60622 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

Other. Specify

☐ Debts to pension or profit-sharing plans, and other similar debts

**Physicians** 

**Collection Attorney Lakeshore Eye** 

Is the claim subject to offset?

Document Page 20 of 55 Debtor 1 Jaime F. Munoz Case number (if know) 4.5 Athletico Last 4 digits of account number 5055 \$1,051.01 Nonpriority Creditor's Name 709 Enterprise Dr. When was the debt incurred? Oak Brook, IL 60523 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Bill ☐ Yes 4.6 **Chase Card Services** Last 4 digits of account number 0836 Unknown Nonpriority Creditor's Name **Correspondence Dept** Opened 05/04 Last Active Po Box 15278 When was the debt incurred? 6/22/05 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.7 Chicago Otolaryngology Assc SC \$256.00 Last 4 digits of account number 3038 Nonpriority Creditor's Name **PO Box 307** When was the debt incurred? Skokie, IL 60076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Medical Bill

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Debtor 1 Jaime F. Munoz Case number (if know) 4.8 Choice Recovery Inc Last 4 digits of account number 7772 \$141.00 Nonpriority Creditor's Name 1550 Old Henderson Rd St When was the debt incurred? Columbus, OH 43220 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Jeffrey Kramer Md ☐ Yes 4.9 City of Chicago Ems Last 4 digits of account number 3363 \$951.00 Nonpriority Creditor's Name 33589 Treasury Ctr When was the debt incurred? Chicago, IL 60694-3500 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Bill** Other. Specify 4.1 **Escallate LLC** 4850 \$228.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 630906 When was the debt incurred? Cincinnati, OH 45263-0906 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify EMP of CHicago, LLC ☐ Yes

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4.1 3

#### Hsbc Bank Usa, Na 1197 Unknown Last 4 digits of account number Nonpriority Creditor's Name Opened 12/03 Last Active Po Box 2013 When was the debt incurred? 1/30/07 Buffalo, NY 14240 As of the date you file, the claim is: Check all that apply

Number Street City State Zlp Code

Who incurred the debt? Check one.

Debtor 1 only

☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community

debt Is the claim subject to offset?

■ No ☐ Yes ☐ Disputed Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Contingent

lacksquare Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Credit Card

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Document Page 23 of 55 Debtor 1 Jaime F. Munoz Case number (if know) 4.1 Kraff Eye Instittue 7590 \$180.10 Last 4 digits of account number 4 Nonpriority Creditor's Name 25 E Washington Suite When was the debt incurred? Chicago, IL 60602-1731 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Bill ☐ Yes 4.1 Mercy Hospital and Medical Center 0389 \$481.30 Last 4 digits of account number 5 Nonpriority Creditor's Name 25739 Network Ctr Pl When was the debt incurred? Chicago, IL 60673-1275 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Bill ☐ Yes 4.1 Mercy Hospital and Medical Center 0012 \$481.30 Last 4 digits of account number 6 Nonpriority Creditor's Name 25739 Network Ctr PI When was the debt incurred? Chicago, IL 60673-1275 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

debt

■ No ☐ Yes ☐ Student loans

Other. Specify

report as priority claims

 $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

Medical Bill

☐ Check if this claim is for a community

Is the claim subject to offset?

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Attn: Bankruptcy
Po Box 9500
When was the debt incurred?

Wilkes-Barr, PA 18773

Number Street City State Zlp Code
Who incurred the debt? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?

No
Debtor 2 only
Check if this claim is for a community debt
Student loans
Debtor 2 only
Check if this claim is for a community debt
Student loans
Debtor 2 only
Check if this claim is for a community debt
Student loans
Debtor 2 only
Check if this claim is for a community debt
Student loans
Debtor 2 only
Check if this claim is for a community debt
Student loans
Check if this claim subject to offset?

Student loans
Check if this claim agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Check if this claim subject to offset?

Check if this claim is for a community debt
Check if this claim is for a community debt
Check if this claim is for a community debt
Check if this claim is for a community
Check if the claim is: Check all that apply
Check al

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Document Page 25 of 55 Debtor 1 Jaime F. Munoz Case number (if know) 4.2 Nelnet 5224 \$12,683.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Nelnet Claims/Bankruptcy Opened 11/98 Last Active Po Box 82505 When was the debt incurred? 12/31/16 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify **Educational** 4.2 \$2.913.00 Nelnet 5124 Last 4 digits of account number Nonpriority Creditor's Name Nelnet Claims/Bankruptcy Opened 11/98 Last Active Po Box 82505 When was the debt incurred? 12/31/16 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.2 Nelnet, Inc 3927 \$18,223.46 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 82561 Lincoln, NE 68501-2561 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset?

■ No ☐ Yes report as priority claims

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Student loan

Entered 02/10/17 14:49:59 Case 17-03950 Doc 1 Filed 02/10/17 Desc Main Document Page 26 of 55 Debtor 1 Jaime F. Munoz Case number (if know) 4.2 Ocwen Loan Servicing 5499 \$30,474.69 Last 4 digits of account number 3 Nonpriority Creditor's Name PO Box 24781 When was the debt incurred? West Palm Beach, FL 33416-4781 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No 1728 Lincoln St North Chicago, IL 60064 ☐ Yes Other. Specify Post foreclosure debt 4.2 \$30,475.00 Ocwen Loan Servicing 9463 Last 4 digits of account number Nonpriority Creditor's Name Opened 06/05 Last Active Attn: Research Dept 1661 Worthington R Ste 100 When was the debt incurred? 7/31/10 West Palm Beach, FL 33409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Real Estate Mortgage ☐ Yes 4.2 Pendrick Capital Partners II, LLC 1591 \$228.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Bay Area Credit Service When was the debt incurred? 4145 Shackleford Road, Suite 330B Norcross, GA 30093 Number Street City State Zlp Code

Who incurred the debt? Check one.

■ Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community

debt

Is the claim subject to offset?

■ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

■ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

report as priority claims

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify EMP of Chicago LLC

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Debtor 1 Jaime F. Munoz Case number (if know) 4.2 Perla Dental 2550 \$901.75 Last 4 digits of account number 6 Nonpriority Creditor's Name 3948 W. 26th Street When was the debt incurred? Suite 101 Chicago, IL 60623-3740 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify medical bill ☐ Yes 4.2 **Portfolio Recovery Associates** \$3,124.94 1921 Last 4 digits of account number Nonpriority Creditor's Name c/o Blitt and Gaines When was the debt incurred? 661 Glenn Avenue Wheeling, IL 60090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify GE Money Bank ☐ Yes 4.2 Radiological Physicaians, LTD 9001 \$12.00 8 Last 4 digits of account number Nonpriority Creditor's Name PO Box 2150 When was the debt incurred? Bedford Park, IL 60499-2150 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Medical Bill

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Desc Main Document Page 28 of 55 Debtor 1 Jaime F. Munoz Case number (if know) 4.2 0069 \$403.03 Sinai Medical Group Last 4 digits of account number 9 Nonpriority Creditor's Name 1107 S. Mannhein Rd SUite 302 When was the debt incurred? Westchester, IL 60154 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Medical Bill ☐ Yes 4.3 West Asset Management, Inc. 3145 \$157.20 Last 4 digits of account number 0 Nonpriority Creditor's Name PO Box 790113 When was the debt incurred? Saint Louis, MO 63179-0113 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Apria Healthcare ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Anselmo Lindberg Oliver** Line 4.27 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1771 W. Diehl Rd, Suite 120 Part 2: Creditors with Nonpriority Unsecured Claims Naperville, IL 60563 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Commonwealth Financial Systems** Line 4.25 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 245 Main Street Part 2: Creditors with Nonpriority Unsecured Claims Dickson City, PA 18519 Last 4 digits of account number 1849

Name and Address **Debt Recovery Solutions, LLC** 6800 Jericho Turnpike, Suite 113E Syosset, NY 11791

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.25 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 5226

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.25 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address

PO Box 636744

**EMP of Chicago LLC** 

Cincinnati, OH 45263-6744

Debtor 1 Jaime F. Munoz

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Case number (if know)

	Last 4 digits of account number	6385	
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?	
Phoenix Financial Services	Line 4.25 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box 361450 Indianapolis, IN 46236-1450		Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	8132	
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?	
Shellpoint Mortgage Servicing	Line 4.23 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
PO Box 10826 Greenville, SC 29603-0826		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Greenvine, GG 25005 0025	Last 4 digits of account number	8858	

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				 
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
	6f.	Student loans	6f.	\$ Total Claim 33,819.46
Total claims				 ,
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 73,634.06
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 107,453.52

		Docume	TIL TAUC 30 01 33	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Jaime F. Munoz			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code				State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3	- · · · · ·				
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4	-				
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
	,				

		Document	Page 31 o	f 55	
Fill in this	s information to identify your	case:			
Debtor 1	Jaime F. Munoz				
Dobtor 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fil	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case num	nber			_	7 Charletthia is an
(ii kilowii)				L	Check if this is an amended filing
O.(;; ;	15 10011				
	I Form 106H	_			
Sched	dule H: Your Cod	ebtors			12/15
ill it out, a our name		boxes on the left. Attach the . Answer every question.	e Additional Page to	ion. If more space is needed, on this page. On the top of any as a codebtor.	
■ No					
☐ Ye	s				
	thin the last 8 years, have you na, California, Idaho, Louisiana,			y? (Community property states angton, and Wisconsin.)	and territories include
`	. Go to line 3. s. Did your spouse, former spou	use, or legal equivalent live wit	th you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guarantor	or cosigner. Make s	if your spouse is filing with youre you have listed the credit 6G). Use Schedule D, Schedul	or on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The creditor to Check all schedules that ap	
3.1				☐ Schedule D, line	
<u> </u>	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
<u> </u>	Name			- <b>-</b>	
				☐ Schedule G, line	
	Number Street			_	

State

City

ZIP Code

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						1				
	in this information to identify your countries to a Jaime F. Mu									
	btor 2				_					
	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
_	se number nown)		-			□ A		ed filing ent showin	g postpetition ollowing date:	
	fficial Form 106I					N	MM / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  The describe Employment Fill in your employment	ir spouse is not filing wi	ith you, do not inclu	de infor	mati	on abou	t your spo umber (if	ouse. If mo known). A	ore space is nswer every	needed,
••	information.		Debtor 1				Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Empl	•		
		Occupation	Material Coordi	nator						
	Include part-time, seasonal, or self-employed work.	Employer's name	Northrop Grum	man Co	rp					
	Occupation may include student or homemaker, if it applies.	Employer's address	600 Hicks Rd Rolling Meadow	vs, IL 60	3000	3				
		How long employed to	here? _15 year	rs			_			
Pa	rt 2: Give Details About Mor	nthly Income								
	imate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any	line, write	e \$0 in the	space. Inc	clude your no	n-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the informatio	n for all	empl	oyers for	that perso	on on the li	nes below. If	you need
						For Del	btor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	4	,828.29	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	4,8	28.29	\$	N/A	

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Debt	or 1	Jaime F. Munoz	-	(	Case	number (if k	nown)				
					For	Debtor 1			Debtor filing s	2 or pouse	
	Cop	by line 4 here	4.		\$_	4,82	8.29	\$		N/A	_
5.	List	t all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	a.	\$	1,18	2.76	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b	٥.	\$		1.41	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50	С.	\$_	24 <sup>-</sup>	1.41	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50		\$_		0.00	\$		N/A	_
	5e.	Insurance	56		\$_		2.09	\$		N/A	_
	5f.	Domestic support obligations	5f		\$_		3.45	\$		N/A	_
	5g. 5h.	Union dues Other deductions. Specify:	5g	კ. 1.+	\$ \$		0.00	+ \$		N/A N/A	_
•		· · · · · · · · · · · · · · · · · · ·	_		· —			· —			-
6.		d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ _	2,57		\$		N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ _	2,25	7.17	\$		N/A	_
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.4		Φ			r.			
	O.L.	monthly net income.	8a 8b		\$ \$		0.00	\$		N/A	_
	8b. 8c.	Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent		٥.	Φ_		0.00	Φ		N/A	-
	00.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	<b>o</b> .	\$		0.00	\$		N/A	
	8d.		80		\$		0.00	\$		N/A	_
	8e.	Social Security	86	Э.	\$		0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f		\$		0.00	\$		N/A	_
	8g.	Pension or retirement income	80	-	\$_		0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8r	า.+	\$_		0.00	+ \$		N/A	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	(	0.00	\$		N/A	A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,257.17	+ \$	-	N/A	= \$	2,257.17
10.		If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		2,237.17	<b>'</b>		17/7	_	2,237.17
11.	Star Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	dep			,		•	chedule 11.		0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certaillies							12.	\$	2,257.17
13.	Do :	you expect an increase or decrease within the year after you file this form	?						l	Combi monthl	ned y income
		No.									

Official Form 106I Schedule I: Your Income page 2

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						•			
Fill	in this informa	tion to identify yo	our case:						
Deb	tor 1	Jaime F. Mu	noz			Che	ck if this is:		
							An amended filing		
	otor 2 ouse, if filing)						A supplement show 13 expenses as of	ving postpetition chapter	
(Spc	Juse, II IIIIIg)						13 expenses as or	the following date.	
Unit	ed States Bankr	ruptcy Court for the	: NORTH	MM / DD / YYYY					
1	e number nown)								
Of	fficial Fo	rm 106J							
		J: Your	Fynar	1808				12/1	
Be info nur	as complete a ormation. If m mber (if know	and accurate as ore space is ne n). Answer eve	s possible eded, atta ry questio	If two married people ch another sheet to thi				or supplying correct	
Par 1.	Is this a join	ibe Your House	enoia						
	■ No. Go to	line 2.							
			in a separ	ate household?					
	□ N	_	st file Offici	al Form 106J-2, <i>Expens</i>	es for Separate House	ehold of Deb	otor 2.		
2.	Do vou have	e dependents?	□ No						
	Do not list Debtor 1 and Debtor 2.  Fill out this information for each dependent			Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?		
				•				□ No	
	Do not state dependents				Son		17	■ Yes	
	асренаетто	names.						■ Tes	
	Son		Son		19	■ Yes			
					-			□ No	
					Daughter		21	■ Yes	
								□ No	
								☐ Yes	
3.	expenses of yourself and	penses include f people other t d your depende ate Your Ongoi	han nts? □	No Yes					
Est exp	imate your ex	penses as of y	our bankr	uptcy filing date unless				apter 13 case to report f the form and fill in the	
the		n assistance an		government assistance luded it on <i>Schedule I</i> .			Your exp	enses	
(511		·,							
4.		or home owners and any rent for th		ses for your residence r lot.	. Include first mortgag	e 4. \$	\$	800.00	
	If not includ	led in line 4:							
	4a. Real e	estate taxes				4a. S	\$	0.00	
		rty, homeowner's	s, or renter	's insurance		4b. \$	·	0.00	
				ipkeep expenses		4c. \$		25.00	
E		owner's associat			and an inches	4d. \$		0.00	
5.	Additional n	nortgage payme	ents for yo	<b>our residence</b> , such as h	nome equity loans	5. \$	<b></b>	0.00	

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Electricity, heat, natural gas  Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: Ind housekeeping supplies are and children's education costs ing, laundry, and dry cleaning hal care products and services al and dental expenses fortation. Include gas, maintenance, bus or train fare. Include car payments. Include car payments. Include contributions and religious donations Ince. Include insurance deducted from your pay or included in lines 4 or 20. If it insurance Telealth insuran	16. \$ 17a. \$ 17b. \$ 17c. \$ 17d. \$ ort as	70.00 0.00 380.00 0.00 450.00 30.00 20.00 50.00 25.00 225.00 45.00 20.00 0.00 0.00 0.00 0.00 0.00 0.00
Electricity, heat, natural gas Water, sewer, garbage collection Felephone, cell phone, Internet, satellite, and cable services Other. Specify: Ind housekeeping supplies are and children's education costs ing, laundry, and dry cleaning hal care products and services al and dental expenses Fortation. Include gas, maintenance, bus or train fare. Include car payments. Include car payments. Include contributions and religious donations Ince. Include insurance deducted from your pay or included in lines 4 or 20. Include insurance Health insurance Wehicle insurance Other insurance. Specify: Do not include taxes deducted from your pay or included in lines 4 or 20. The insurance or lease payments: Car payments for Vehicle 1 Car payments for Vehicle 2 Other. Specify: Other. Specify: Other. Specify: Cayments of alimony, maintenance, and support that you did not reported from your pay on line 5, Schedule I, Your Income (Official Form 1) Totayments you make to support others who do not live with you.	6b. \$ 6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$ 14. \$  15a. \$ 15b. \$ 15c. \$ 15d. \$ 17a. \$ 17b. \$ 17c. \$ 17d. \$  17d. \$  17d. \$  17d. \$	0.00 380.00 0.00 450.00 30.00 20.00 50.00 25.00 225.00 45.00 0.00 0.00 0.00 0.00 0.00 0.00
Vater, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify:  Ind housekeeping supplies are and children's education costs ag, laundry, and dry cleaning hal care products and services all and dental expenses Fortation. Include gas, maintenance, bus or train fare. Include car payments. Iniment, clubs, recreation, newspapers, magazines, and books able contributions and religious donations Include insurance deducted from your pay or included in lines 4 or 20. Include insurance Idealth insurance Idealth insurance Idealth insurance Idealth insurance Include taxes deducted from your pay or included in lines 4 or 20. Include insurance Include taxes deducted from your pay or included in lines 4 or 20. Include insurance Include taxes deducted from your pay or included in lines 4 or 20. Include insurance Include taxes deducted from your pay or included in lines 4 or 20. Include insurance Include taxes deducted from your pay or included in lines 4 or 20. Include insurance Include ins	6b. \$ 6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$ 14. \$  15a. \$ 15b. \$ 15c. \$ 15d. \$ 17a. \$ 17b. \$ 17c. \$ 17d. \$  17d. \$  17d. \$  17d. \$	0.00 380.00 0.00 450.00 30.00 20.00 50.00 25.00 225.00 45.00 0.00 0.00 0.00 0.00 0.00 0.00
Telephone, cell phone, Internet, satellite, and cable services Other. Specify:  Ind housekeeping supplies are and children's education costs and, laundry, and dry cleaning and care products and services all and dental expenses Fortation. Include gas, maintenance, bus or train fare. Include car payments. Iniment, clubs, recreation, newspapers, magazines, and books able contributions and religious donations Include insurance deducted from your pay or included in lines 4 or 20. Include insurance Itelalth insurance Itelalth insurance Itelalth insurance. Specify: In Do not include taxes deducted from your pay or included in lines 4 or 20. Include insurance insurance Itelalth	6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$ 14. \$  15a. \$ 15b. \$ 15c. \$ 15d. \$ 17a. \$ 17b. \$ 17c. \$ 17d. \$ 17d. \$ 17d. \$	380.00 0.00 450.00 30.00 20.00 50.00 225.00 45.00 20.00 0.00 0.00 0.00 0.00 0.00 0.00
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Life insurance Health insurance Health insurance Hehicle insurance Hehicle insurance Hehicle insurance Hehicle insurance Hehicle insurance Hehicle insurance Henical insurance	15b. \$	0.00 76.00 0.00 0.00 0.00 0.00
/ehicle insurance Other insurance. Specify:  Do not include taxes deducted from your pay or included in lines 4 or 20.  The ment or lease payments: Car payments for Vehicle 1 Car payments for Vehicle 2 Other. Specify: Other. Specify: ayments of alimony, maintenance, and support that you did not reported from your pay on line 5, Schedule I, Your Income (Official Form 1) to bayments you make to support others who do not live with you.	15c. \$ 15d. \$ 16. \$ 17a. \$ 17b. \$ 17c. \$ 17d. \$	76.00 0.00 0.00 0.00 0.00 0.00
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payments you make to support others who do not live with you.	Ubl). IO. P	0.00
,	\$	0.00
	19.	
real property expenses not included in lines 4 or 5 of this form or on	Schedule I: Your Income.	1
Mortgages on other property	20a. \$	0.00
Real estate taxes	20b. \$	0.00
Property, homeowner's, or renter's insurance	20c. \$	0.00
Maintenance, repair, and upkeep expenses	20d. \$	0.00
Homeowner's association or condominium dues	20e. \$	0.00
Specify:	21. +\$	0.00
		0.00
ate your monthly expenses		
dd lines 4 through 21.	\$	2,216.00
opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106	3J-2 \$	
dd line 22a and 22b. The result is your monthly expenses.	\$	2,216.00
	00 4	
		2,257.17
Copy your monthly expenses from line 22c above.	23b\$	2,216.00
Subtract your monthly expenses from your monthly income.	230 \$	41.17
ne result is your monthly net income.	230.   Ψ	
at CC	by line 22 (monthly expenses for Debtor 2), if any, from Official Form 106 line 22a and 22b. The result is your monthly expenses.  by line 12 (your combined monthly income) from Schedule I.  by your monthly expenses from line 22c above.	by line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  I line 22a and 22b. The result is your monthly expenses.  ***  ***  ***  **  **  **  **  **  *

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	4 4 4				
Fill in this i	nformation to identify your	case:			
Debtor 1	Jaime F. Munoz				
Dahtar 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	j) First Name	Middle Name	Last Name		
Linita d Otati	Danismontos Casout familias	NODTHEDNI DICTORS			
United State	es Bankruptcy Court for the:	NORTHERN DISTRIC	I OF ILLINOIS		
Case numb	er				
(if known)				_	if this is an
				amende	ed filing
Official F	Form 106Dec				
	-	ا میں امالی دالم میں ا	l Dalatarla Cala		
Decia	ration About a	in individua	Deptor's Sch	<u>leaules</u>	12/15
lf ture meani	ed people are filing togethe	. heth ore equally reco		at information	
ii two iiiairii	ed people are filling togethe	r, both are equally respo	maible for supplying correc	st information.	
				Making a false statement, concealing	
	ioney or property by fraud i hth. 18 U.S.C. §§ 152, 1341, 1		kruptcy case can result in f	fines up to \$250,000, or imprisonme	nt for up to 20
years, or be	A. 10 0.0.0. 33 102, 1041, 1	010, una 007 1.			
	i				
	Sign Below				
Did yo	u pay or agree to pay some	one who is NOT an atto	rney to help you fill out ban	nkruptcy forms?	
■ N	0				
□ Y	es. Name of person			Attach Bankruptcy Petition Pre	
				Declaration, and Signature (Of	fficial Form 119)
Under	penalty of perjury, I declare	that I have read the sun	nmary and schedules filed v	with this declaration and	
that the	ey are true and correct.				
X /s/	Jaime F. Munoz		Х		
	ime F. Munoz		Signature of De	ebtor 2	
Sig	nature of Debtor 1				
Da	to		Date		
Da			Date		

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Fill in	this inform	nation to identify you	r case:			
Debto	or 1	Jaime F. Munoz				
		First Name	Middle Name	Last Name		
Debto (Spouse	or 2 e if, filing)	First Name	Middle Name	Last Name		
Linited	d States Rai	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Office	J States Dai	ikruptcy Court for the.	- NORTHERN DIOTRIOT	or recinolo		
Case (if know	number				_	check if this is an mended filing
		rm 107 of Financial	Affairs for Indivi	duals Filing for B	ankruptcy	4/10
nform numbe	ation. If mer (if knowr	ore space is needed, n). Answer every ques	attach a separate sheet to stion.	this form. On the top of any	equally responsible for sup additional pages, write you	
Part 1			rital Status and Where You	I Lived Before		
i. v	nat is your	current marital statu	IS?			
	<ul><li>Married</li><li>Not mar</li></ul>	ried				
2. D	uring the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. Lis	t all of the places you I	ived in the last 3 years. Do no	ot include where you live now	:	
[	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	■ No ■ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explai	n the Sources of You	r Income			
Fi	ill in the tota	I amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including partetogether, list it only once un		ndar years?
		in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	•	of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$2,228.44	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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				Debtor 1			D	ebtor 2		
				Sources of income Check all that apply.	(b	ross income efore deductions and cclusions)	_	Sources of income Check all that apply.		Gross income (before deductions and exclusions)
			■ Wages, commission bonuses, tips			<b>\$57,442.20</b>				
				☐ Operating a busines	SS			Operating a l	ousiness	
		lar year befo December 3		■ Wages, commission bonuses, tips	ns,	\$64,344.00		Wages, componuses, tips	missions,	
				☐ Operating a busines	SS			Operating a l	ousiness	
5.	Include includ	ome regardl oublic benefi f you are filir	ess of wheth t payments; gg a joint cas ge gross inco	e during this year or the er that income is taxable pensions; rental income; e and you have income me from each source se	e. Example interest; o that you re	es of other income are dividends; money colle eceived together, list i	e alimo lected f it only o	rom lawsuits; once under De	royalties; and btor 1.	
				Debtor 1			D	ebtor 2		
				Sources of income Describe below.	ea (b	ross income from ach source efore deductions and aclusions)	D	ources of inco escribe below.		Gross income (before deductions and exclusions)
Par	t 3: List	Certain Pay	ments You	Made Before You Filed	l for Bank	ruptcy				
6.	□ No.	Neither Deindividual p  During the S  No.  Yes  * Subject to	btor 1 nor D rimarily for a 90 days befo Go to line 7 List below e paid that cre not include adjustment Pebtor 2 o 90 days befo Go to line 7 List below e include paye	ach creditor to whom yo editor. Do not include pay payments to an attorney on 4/01/19 and every 3 r both have primarily cre you filed for bankrupton	onsumer sehold pure cy, did you u paid a to yments for this bayears after cy, did you u paid a to years after cy, did you u paid a to	debts. Consumer derpose."  I pay any creditor a to otal of \$6,425* or more domestic support ob ankruptcy case.  In that for cases filed of debts.  I pay any creditor a to otal of \$600 or more a	otal of \$ re in on bligation on or a otal of \$ and the	e or more pay ns, such as chifter the date of 6600 or more?	e? ments and th ild support ar adjustment.	ne total amount you and alimony. Also, do
	Creditor's	s Name and	Address	Dates of pa	yment	Total amount paid	Α	mount you still owe	Was this pa	ayment for

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Debtor 1 Jaime F. Munoz Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Amount you **Insider's Name and Address** Dates of payment Total amount Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Reason for this payment Dates of payment **Total amount** Amount you Include creditor's name paid still owe Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ☐ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Value of the Date property **Explain what happened Portfolio Recovery Associates** Wages 6/4/2012 \$0.00 **Blitt and Gaines** 661 Glenn Avenue ☐ Property was repossessed. Wheeling, IL 60090 Property was foreclosed. Property was garnished. ☐ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

taken

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Par	tt 5: List Certain Gifts and Contribution	ns							
13.	Within 2 years before you filed for bank	ruptcy,	did you give any gifts with a total val	ue of more th	an \$600 per person?				
	■ No								
	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$6	200	Describe the gifts		Dates you gave	Value			
	per person	500	Describe the gifts		Dates you gave the gifts	value			
	Person to Whom You Gave the Gift an Address:	d							
14.	Within 2 years before you filed for bank	ruptcy,	did you give any gifts or contribution	s with a total	value of more than \$	600 to any charity?			
	No								
	Yes. Fill in the details for each gift or								
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co		Describe what you contributed		Dates you contributed	Value			
Par	rt 6: List Certain Losses								
J.	Within 1 year before you filed for bankr or gambling?  ■ No □ Yes. Fill in the details.			·					
	Describe the property you lost and how the loss occurred	Includ	ibe any insurance coverage for the log e the amount that insurance has paid. L nce claims on line 33 of Schedule A/B:	ist pending	Date of your loss	Value of property lost			
		insura	nce claims on line 33 of Schedule A/B:	Ргорепу.					
16.	Within 1 year before you filed for bankr consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition	prepari	ng a bankruptcy petition?			ty to anyone you			
	include any attorneys, bankrupicy petition	prepare	is, or credit couriseling agencies for ser	vices required	iii your barikrupicy.				
	No								
	Yes. Fill in the details.								
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment			
17.	Within 1 year before you filed for bankr promised to help you deal with your crubo not include any payment or transfer that No  Yes. Fill in the details.	editors o	or to make payments to your creditors		r transfer any proper	ty to anyone who			
	Person Who Was Paid		Description and value of any prope	ortv	Date payment	Amount of			
	Address		transferred	erty	or transfer was made	payment			
18.	Within 2 years before you filed for bank transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have a second in the second in the second include yes. Fill in the details.	our busii rs made	ness or financial affairs? as security (such as the granting of a se						
	Yes. Fill in the details.  Person Who Received Transfer		Description and value of	Describe	ny property or	Date transfer was			
	Address		property transferred		received or debts	made			
	Person's relationship to you								

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Case number (if known) Document

Debtor 1 Jaime F. Munoz

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)									
		No								
		Yes. Fill in the details.								
	Na	ame of trust	Description and	value of the pro	perty tran	sferred	Date Tra	ansfer was		
Pai	t 8:	List of Certain Financial Accounts, In	nstruments, Safe Depos	sit Boxes, and S	torage Uni	ts				
20.	sol Inc	thin 1 year before you filed for bankrupto Id, moved, or transferred? Elude checking, savings, money market, uses, pension funds, cooperatives, asso	or other financial accor	unts; certificate	s of depos					
		No								
		Yes. Fill in the details.								
	A	ame of Financial Institution and ddress (Number, Street, City, State and ZIP de)	Last 4 digits of account number	• • • • • • • • • • • • • • • • • • • •		Date account was closed, sold, moved, or transferred		ast balance closing or transfer		
21.										
		No								
		No Yes. Fill in the details.								
		ame of Financial Institution ddress (Number, Street, City, State and ZIP Code)		Who else had access to it?  Address (Number, Street, City, State and ZIP Code)  Describe the co		the contents	Do yo	ou still it?		
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?									
		No								
		Yes. Fill in the details.								
		ame of Storage Facility ddress (Number, Street, City, State and ZIP Code)	to it? Address (Number,			Describe the contents		ou still it?		
Pai	t 9:	Identify Property You Hold or Control	,							
23.	Do	you hold or control any property that so someone.		clude any prope	rty you bor	rowed from, are storing	for, or hole	d in trust		
		No Yes. Fill in the details.								
		wner's Name ddress (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property		Value		
Pai	t 10	Give Details About Environmental Inf	formation							
For	the	purpose of Part 10, the following definiti	tions apply:							
	tox	vironmental law means any federal, state tic substances, wastes, or material into t	the air, land, soil, surfa	ce water, groun						

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Jaime F. Munoz

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any i	release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or administ	trative proceeding under any envi	ronmental law? Include settlements a	nd orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	111: Give Details About Your Business or Conn	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy, d	lid you own a business or have an	y of the following connections to any	business?				
	☐ A sole proprietor or self-employed in a tr	rade, profession, or other activity,	either full-time or part-time					
	☐ A member of a limited liability company (	(LLC) or limited liability partnershi	ip (LLP)					
	☐ A partner in a partnership							
	☐ An officer, director, or managing executi	ive of a corporation						
	☐ An owner of at least 5% of the voting or e	equity securities of a corporation						
	■ No. None of the above applies. Go to Part 1	12.						
	lacksquare Yes. Check all that apply above and fill in th	ne details below for each business	<b>5.</b>					
	Business Name Des Address	scribe the nature of the business	Employer Identification number Do not include Social Security r					
		me of accountant or bookkeeper	Dates business existed					
28.	Within 2 years before you filed for bankruptcy, d institutions, creditors, or other parties.	lid you give a financial statement t		de all financial				
	■ No							
	Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)							

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Page 43 of 55 Case number (if known) Debtor 1 Jaime F. Munoz

Part 12: Sign Below		
are true and correct. I understand that n		d I declare under penalty of perjury that the answers or obtaining money or property by fraud in connection years, or both.
/s/ Jaime F. Munoz		
Jaime F. Munoz	Signature of Debtor 2	
Signature of Debtor 1		
Date	Date	
Did you attach additional pages to Your	Statement of Financial Affairs for Individuals F	iling for Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did you pay or agree to pay someone w	ho is not an attorney to help you fill out bankru	ptcy forms?
■ No		

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	ation to identify your ca	se:		
Debtor 1				
	Jaime F. Munoz			
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bank	cruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS	
	_			
Case number				☐ Check if this is an amended filing
■ creditors have of you have leased You must file this for whichever on the formula of two married peopsign and Be as complete an	er is earlier, unless the rm ple are filing together in date the form.	property, or the lease has no hin 30 days after y court extends the n a joint case, bot . If more space is		creditors and lessors you list
		er (it known).		e top of any additional pages,
	r Creditors Who Have S	Secured Claims		
1. For any creditor information belo	s that you listed in Part	Secured Claims  1 of Schedule D:	Creditors Who Have Claims Secured by Property	Official Form 106D), fill in the
1. For any creditor information belo	s that you listed in Part	Secured Claims  1 of Schedule D:	Creditors Who Have Claims Secured by Property What do you intend to do with the property that secures a debt?	
1. For any creditor information belo	s that you listed in Part	Secured Claims  1 of Schedule D:	What do you intend to do with the property that secures a debt?	Official Form 106D), fill in the  Did you claim the property as exempt on Schedule C?
1. For any creditor information belo identify the cred	s that you listed in Part	Secured Claims  1 of Schedule D:	What do you intend to do with the property that secures a debt?  □ Surrender the property.	Official Form 106D), fill in the Did you claim the property
1. For any creditors information below identify the cred Creditor's name:	s that you listed in Part	Secured Claims  1 of Schedule D:	What do you intend to do with the property that secures a debt?	Official Form 106D), fill in the  Did you claim the property as exempt on Schedule C?
1. For any creditors information below information below information below information to the creditor's name:  Description of	s that you listed in Part	Secured Claims  1 of Schedule D:	What do you intend to do with the property that secures a debt?  □ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement.	Official Form 106D), fill in the  Did you claim the property as exempt on Schedule C3
1. For any creditors information below identify the cred Creditor's name:	s that you listed in Part	Secured Claims  1 of Schedule D:	What do you intend to do with the property that secures a debt?  Surrender the property. Retain the property and redeem it. Retain the property and enter into a	Official Form 106D), fill in the  Did you claim the property as exempt on Schedule C3
1. For any creditors information below information below information below information to be creditor's name:  Description of property securing debt:	s that you listed in Part	Secured Claims  1 of Schedule D:	What do you intend to do with the property that secures a debt?  □ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	Official Form 106D), fill in the  Did you claim the property as exempt on Schedule C?  No  Yes
1. For any creditors information below information below information below information below information to be creditor's name:  Description of property securing debt:  Creditor's	s that you listed in Part	Secured Claims  1 of Schedule D:	What do you intend to do with the property that secures a debt?  Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Official Form 106D), fill in the  Did you claim the property as exempt on Schedule C3
1. For any creditors information below identify the cred  Creditor's name:  Description of property securing debt:	s that you listed in Part	Secured Claims  1 of Schedule D:	What do you intend to do with the property that secures a debt?  □ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	Official Form 106D), fill in the  Did you claim the property as exempt on Schedule Ca

Official Form 108

Creditor's

securing debt:

Description of

securing debt:

Creditor's

name:

property

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

☐ Surrender the property.

☐ Retain the property and redeem it.

 $\hfill\square$  Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

□ No

☐ Yes

☐ No

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De	btor 1	Jaime F. Munoz	Case number (if known	)
I	name: Descript		☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
	oroperty securing		☐ Retain the property and [explain]:	_
For in tl	any unche infor	rmation below. Do not list real estate leas	eases listed in Schedule G: Executory Contracts and Unexpiress. Unexpired leases are leases that are still in effect; the ease if the trustee does not assume it. 11 U.S.C. § 365(p)	e lease period has not yet ended.
De	scribe y	your unexpired personal property leases		Will the lease be assumed?
	ssor's na	ame: n of leased		□ No
Pro	perty:			☐ Yes
	ssor's na	ame: n of leased		□ No
	perty:	ii oi leaseu		☐ Yes
Les	ssor's na	ame:		□ No
De	scription	n of leased		
Pro	perty:			☐ Yes
	ssor's na			□ No
	scription operty:	n of leased		☐ Yes
Les	ssor's na	ame:		□ No
		n of leased		
FIC	perty:			☐ Yes
	ssor's na			□ No
	scription operty:	n of leased		П у
	porty.			☐ Yes
	ssor's na			□ No
	scription operty:	n of leased		☐ Yes
Pai	rt 3: S	Sign Below		
Unc	ler pena		ated my intention about any property of my estate that se	ecures a debt and any personal
Χ	/s/ Ja	aime F. Munoz	x	
	Jaim	ne F. Munoz	Signature of Debtor 2	
	Signa	ature of Debtor 1		
	Data		Data	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-03950 Doc 1 Filed 02/10/17 Entered 02/10/17 14:49:59 Desc Main Document Page 50 of 55

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In re	Jaime F. Mun	oz				Cas	se No.		
					Debtor(s)	Cha	apter	7	
	DIS	SCLO	OSURE OF C	OMPENSATIO	ON OF ATT	TORNEY FO	R DI	EBTOR(S)	
C	ompensation paid t	o me v	within one year befo	r. P. 2016(b), I certified the filing of the permutation of or in completion.	etition in bankru	ptcy, or agreed to b	e paid	to me, for service	
	For legal service	es, I h	ave agreed to accep	t		\$		1,350.00	
	Prior to the fili	ng of t	his statement I have	received		\$		0.00	
	Balance Due					\$		1,350.00	
2. T	The source of the co	mpens	sation paid to me wa	is:					
	Debtor		Other (specify):						
3. T	he source of comp	ensatio	on to be paid to me i	s:					
	Debtor		Other (specify):						
<b>4</b> .	I have not agree	d to sh	nare the above-discle	osed compensation v	vith any other pe	rson unless they ar	e mem	bers and associate	es of my law firm.
[				compensation with of the names of the					ny law firm. A
5. I	n return for the abo	ve-dis	sclosed fee, I have a	greed to render legal	service for all as	spects of the bankr	uptcy o	case, including:	
b. c.	<ul> <li>Preparation and Representation of Other provision</li> <li>Negotiation</li> </ul>	filing of f the d s as ne ons w	of any petition, sche debtor at the meeting ceded] vith secured cred	and rendering advict dules, statement of a of creditors and con itors to reduce to	affairs and plan wanfirmation hearing market value	which may be requing, and any adjourn second	red; ned hea nning;	urings thereof;	nd filing of
				pplications as ne ns on household		tion and filing o	f moti	ions pursuant t	to 11 USC
6. B	Represer	tatio	otor(s), the above-di n of the debtors i ersary proceeding	sclosed fee does not n any dischargea g.	include the follo	wing service: judicial lien avo	idanc	es, relief from	stay actions or
				CERTI	IFICATION				
	certify that the foreinkruptcy proceeding		is a complete stater	nent of any agreeme	nt or arrangemer	nt for payment to m	ne for r	representation of t	he debtor(s) in
					/s/ Brian E. A	lexander			
Da	ite				Brian E. Alex	ander 0027456			
					Signature of Att Alexander   G				
						ington Suite 190	0		
					Chicago, IL 6	0602			
						Fax: 312-346-8			
					Name of law fir	ndergrossman.d	om		

# **United States Bankruptcy Court**Northern District of Illinois

		- (		
In re	Jaime F. Munoz		Case No.	
		Debtor(s)	Chapter 7	
	VERIFICATION OF CREDITOR MATRIX			
		Number of Creditors: 36		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:		/s/ Jaime F. Munoz Jaime F. Munoz		
		Signature of Debtor		
		Signature of Debtor		

Advocate Illinois Masonic Medical PO Box 4247 Carol Stream, IL 60197-4247

Advocate Illinois Masonic Medical PO Box 4247 Carol Stream, IL 60197-4247

Anselmo Lindberg Oliver 1771 W. Diehl Rd, Suite 120 Naperville, IL 60563

Atg Credit Llc 1700 W Cortland St Ste 2 Chicago, IL 60622

Atg Credit Llc 1700 W Cortland St Ste 2 Chicago, IL 60622

Athletico 709 Enterprise Dr. Oak Brook, IL 60523

Chase Card Services Correspondence Dept Po Box 15278 Wilmington, DE 19850

Chicago Otolaryngology Assc SC PO Box 307 Skokie, IL 60076

Choice Recovery Inc 1550 Old Henderson Rd St Columbus, OH 43220

City of Chicago Ems 33589 Treasury Ctr Chicago, IL 60694-3500 Commonwealth Financial Systems 245 Main Street Dickson City, PA 18519

Debt Recovery Solutions, LLC 6800 Jericho Turnpike, Suite 113E Syosset, NY 11791

EMP of Chicago LLC PO Box 636744 Cincinnati, OH 45263-6744

Escallate LLC PO Box 630906 Cincinnati, OH 45263-0906

Ford Motor Credit National Bankruptcy Service Center Po Box 62180 Colorado Springs, CO 80962

Hc Roya 333 Holtzman Rd Madison, WI 53713

Hsbc Bank Usa, Na Po Box 2013 Buffalo, NY 14240

Kraff Eye Instittue 25 E Washington Suite Chicago, IL 60602-1731

Mercy Hospital and Medical Center 25739 Network Ctr Pl Chicago, IL 60673-1275

Mercy Hospital and Medical Center 25739 Network Ctr Pl Chicago, IL 60673-1275

Mount Sinai Hospital 26465 Network Place Chicago, IL 60676-1264 Nationawide Credit & Collection 815 Commerce Drive, Suite 270 Oak Brook, IL 60523-8852

Navient Attn: Bankruptcy Po Box 9500 Wilkes-Barr, PA 18773

Nelnet Nelnet Claims/Bankruptcy Po Box 82505 Lincoln, NE 68501

Nelnet Nelnet Claims/Bankruptcy Po Box 82505 Lincoln, NE 68501

Nelnet, Inc PO Box 82561 Lincoln, NE 68501-2561

Ocwen Loan Servicing PO Box 24781 West Palm Beach, FL 33416-4781

Ocwen Loan Servicing Attn: Research Dept 1661 Worthington R Ste 100 West Palm Beach, FL 33409

Pendrick Capital Partners II, LLC c/o Bay Area Credit Service 4145 Shackleford Road, Suite 330B Norcross, GA 30093

Perla Dental 3948 W. 26th Street Suite 101 Chicago, IL 60623-3740

Phoenix Financial Services PO Box 361450 Indianapolis, IN 46236-1450 Portfolio Recovery Associates c/o Blitt and Gaines 661 Glenn Avenue Wheeling, IL 60090

Radiological Physicaians, LTD PO Box 2150 Bedford Park, IL 60499-2150

Shellpoint Mortgage Servicing PO Box 10826 Greenville, SC 29603-0826

Sinai Medical Group 1107 S. Mannhein Rd SUite 302 Westchester, IL 60154

West Asset Management, Inc. PO Box 790113 Saint Louis, MO 63179-0113